

Fill in this information to identify the case:

Debtor 1 Tracy E. Beaver

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 18-14089-elf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR HARBORVIEW MORTGAGE LOAN TRUST 2005-3, MORTGAGE LOAN PASS-THROUGH CERTIFICATES, SERIES 2005-3

Court claim no. (if known): N/A

Last 4 digits of any number you use to identify the debtor's account: 1450

Date of payment change: 09/01/2018

Must be at least 21 days after date of this notice

New total payment: \$5,108.55

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No.

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _

New escrow payment:

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 4.250%

New interest rate: 4.375%

Current principal and interest payment: \$3,714.39 New principal and interest payment: \$3,714.39

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Tracy E. Beaver

Case number (if known) 18-14089-elf

Print Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Ashlee Fogle Date 8/7/2018
Signature

Print Ashlee Fogle
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company RAS Crane, LLC

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth, GA 30097
City

State

ZIP Code

Contact Phone 470-321-7112

Email afogle@rascrane.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on August 7, 2018,

I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

TRACY E. BEAVER
1707 CHANTILLY LANE
CHESTER SPRINGS, PA 19425

WILLIAM C. MILLER, ESQ.
CHAPTER 13 TRUSTEE
P.O. BOX 1229
PHILADELPHIA, PA 19105

UNITED STATES TRUSTEE
OFFICE OF THE U.S. TRUSTEE
833 CHESTNUT STREET
SUITE 500
PHILADELPHIA, PA 19107

RAS Crane, LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/ Ben Abaidoo
Ben Abaidoo
babaidoo@rascrane.com



8950 Cypress Waters Blvd.
Coppell, TX 75019

OUR INFO
ONLINE
www.mrcooper.com

YOUR INFO
LOAN NUMBER
[REDACTED]

TRACY E BEAVER MCKEON
1707 CHANTILLY LANE
CHESTERSPRI, PA 19425

Dear Tracy E Beaver Mckeon,

Changes to Your Mortgage Interest Rate and Payments on 9/1/18.

Under the terms of your Adjustable Rate Mortgage (ARM), you had a 1 month period during which your interest rate stayed the same. That period ends on 8/1/18, so on that date your interest rate may change. After that, your interest rate may change every 1 months for the life of your loan. Any change in your interest rate may also change your mortgage payment.

	Current Rate and Monthly Payment	ESTIMATED New Rate and Monthly Payment
Interest Rate	4.250%	4.375%
Principal	\$1,788.97	\$1,738.87
Interest	\$1,925.42	\$1,975.52
Escrow	\$1,394.16	\$1,394.16
TOTAL MONTHLY PAYMENT	\$5,108.55	\$5,108.55 due 9/1/18

	Interest Only Option	Fully Amortizing Option	Accelerated Payment Option
Interest Rate	4.375%	4.375%	4.375%
Principal	\$1,738.87	\$1,845.24	\$26,166.48
Interest	\$1,975.52	\$1,975.52	\$1,975.52
Escrow	\$1,394.16	\$1,394.16	\$1,394.16
TOTAL MONTHLY PAYMENT	\$5,108.55 due 9/1/18	\$5,214.92 due 9/1/18	\$29,536.16 due 9/1/18

Interest Rate: We will calculate your interest rate by taking a published “index rate” and adding a certain number of percentage points, called the “margin.” Under your loan agreement, your index rate is the AVERAGE OF 12 MONTHLY AVERAGE YIELDS ON U.S. TREASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF 1 YEAR and your margin is 2.650%. The AVERAGE OF 12 MONTHLY AVERAGE YIELDS ON U.S. TREASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF 1 YEAR is published MONTHLY BY THE FEDERAL RESERVE BOARD.

Rate Limits: Your rate cannot go higher than 9.950% or lower than 2.650% over the life of the loan.

New Interest Rate and Monthly Payment: The table above shows our estimate of your new interest rate and new monthly payment. These amounts are based on the AVERAGE OF 12 MONTHLY AVERAGE YIELDS ON U.S. TREASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF 1 YEAR index, your margin of 2.650%, your loan balance of \$541,857.90, and your remaining loan term of 200. **However, if the AVERAGE OF 12 MONTHLY AVERAGE YIELDS ON U.S. TREASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF 1 YEAR index has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the estimate above. We will send you another notice with the exact amount of your new interest rate and payment 2 to 4 months before the first new payment is due.**

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Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



Warning about Increase in Your Loan Balance: Your new payment may cover only part of the interest and no principal. Therefore, the unpaid interest may add to the balance of the loan. In order to fully pay off your loan by the end of the loan term at the new interest rate, you would have to pay \$5,108.55 per month. The difference in the fully amortized payment and your minimum monthly payment is (\$106.37).

Prepayment Penalty: Mr. Cooper will not assess a prepayment penalty at any time in the event you would like to pay part or all of your mortgage balance.

Please be advised, if your monthly payments are auto drafted from your bank account, changes to your monthly payment, per the terms of your Adjustable Rate Note, will be reflected in the amount deducted from your account.

If you have any questions, your Dedicated Loan Specialist is Erika Osborne and can be reached at 866-316-2432 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT). Visit us on the web at www.mrcooper.com for more information.

Sincerely,

Mr. Cooper
Special Loans Department

If an attorney represents you, please refer this letter to such attorney and provide us with such attorney's name, address and telephone number.

Hawaii Residents: If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.**

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

Oregon Residents: There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit www.oregonhomeownersupport.gov. If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

North Carolina Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC d/b/a Mr. Cooper is also licensed by the North Carolina Department of Insurance, Permit Numbers: 105369 (8950 Cypress Waters Blvd., Dallas, TX 75019), 112715 (4000 Horizon Way, Irving, TX 75063), 105368 (2501 S. Highway 121 Business, Ste. 100, Lewisville, TX 75067), 111828 (2501 South Price Road, Ste. 105, Chandler, AZ 85286), 112954 (110 Triple Creek Drive, Ste. 10, Longview, TX 75601), 113359 (1600 East St. Andrew Place, Ste. 100, Santa Ana, CA 92705), 113470 (2780 Lake Vista Drive, Lewisville, TX 75067) and 113471 (800 State Highway 121 Bypass, Lewisville, TX 75067). **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website www.nccob.gov.**

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.